<u>Amendments to the Claims:</u>

This listing of claims will replace all prior versions, and listings, of claims in the application:

<u>Listing of Claims:</u>

1.   (Currently Amended) A <u>computer-implemented</u> method for management and delivery of content and rules, the method comprising:

managing, for an organization, a plurality of data and a plurality of content in separate database entities, wherein the plurality of content is associated with the plurality of data based on a plurality of rules<u>, the plurality of rules controlling a logical combination and physical layout of the plurality of data and plurality of content</u>;

packaging the plurality of rules with the plurality of content in a carrier that is independent from ~~one or more presentation~~ <u>multiple presentation</u> channels, wherein at least part of the plurality of content is integrated with at least part of the plurality of data;

delivering the plurality of data and the carrier to the <u>multiple</u> ~~one or more~~ presentation channels;

integrating, at the ~~one or more~~ <u>multiple</u> presentation channels, the plurality of data with the plurality of content based on the plurality of rules <u>in order to logically integrate the data and content and control the physical layout of the integrated data and content</u>; and

distributing the integrated data and content through the ~~one or more~~ <u>multiple</u> presentation channels.

2.   (Currently Amended) The method according to claim 1, wherein the plurality of data are is associated with a plurality of products and a plurality of clients.

3.   (Currently Amended) The method according to claim 1, wherein the plurality of data and the plurality of content is are associated with financial products.

4.   (Original) The method according to claim 1, wherein the carrier comprises a plurality of style tags, wherein the plurality of style tags are associated with the plurality of content based on the plurality of rules.

5.   (Original) The method according to claim 1, wherein the plurality of content comprises at least one of:

a discrete text element;

a compiled text element; and

a graphic element.

6.   (Original) The method according to claim 1, wherein the plurality of content is stored in at least one media-independent format.

7.   (Original) The method according to claim 1, wherein the plurality of content is packaged based on an extensible markup language (XML).

8.   (Original) The method according to claim 1, wherein the plurality of rules are packaged based on an XSL transformations (XSLT) language.

3

9.   (Currently Amended) The method according to claim 1, wherein the integration of the plurality of data with the plurality of content is further based on specific needs of the ~~one or more~~ <u>multiple</u> presentation channels.

10.   (Original) The method according to claim 1 further comprising sharing the plurality of data and the plurality of content among a plurality of lines of business.

11.   (Original) The method according to claim 1 further comprising editing the plurality of content and the plurality of business rules via a user interface.

12.   (Original) The method according to claim 1 further comprising previewing at least one combination of the plurality of data and the plurality of content for legal compliance.

13.   (Original) The method according to claim 1 further comprising auditing the integrated data and content prior to the step of distributing.

14.   (Original) The method according to claim 1 further comprising automatically generating at least one layout file for distribution.

15.   (Currently Amended) The method according to claim 1, wherein the ~~one or more~~ <u>multiple</u> presentation channels comprise at least one of:

an Internet website;

a printed communication;

an electronic communication;

4

a printed advertisement;

a broadcast advertisement;

a telemarketing script;

an interactive voice response unit message;

an automatic teller machine (ATM) message; and

a display-board message.

16.   (Currently Amended) A system for management and delivery of content and rules, the system comprising:

at least one first database entity that manages a plurality of data;

at least one second database entity that manages a plurality of content, wherein the plurality of content is associated with the plurality of data based on a plurality of rules, the plurality of rules controlling a logical combination and physical layout of the plurality of data and plurality of content;

a processor module;

a delivery module; and

one or more multiple presentation channels;

where

5

the processor module packages the plurality of rules with the plurality of content in a

carrier that is independent from the ~~one or more~~ multiple presentation channels, wherein at least

part of the plurality of content is integrated with at least part of the plurality of data,

the delivery module delivers the plurality of data and the carrier to the ~~one or~~

~~more~~ multiple presentation channels, and

the ~~one or more~~ multiple presentation channels integrate the plurality of data with

the plurality of content based on the plurality of rules in order to logically integrate the

data and content and control the physical layout of the integrated data and content, and

distribute the integrated data and content.

17.   (Currently Amended) The system according to claim 16, wherein the plurality of

data ~~are~~ is associated with a plurality of products and a plurality of clients.

18.   (Currently Amended) The system according to claim 16, wherein the plurality of

data and the plurality of content ~~is~~ are associated with financial products.

19.   (Original) The system according to claim 16, wherein the carrier comprises a

plurality of style tags, wherein the plurality of style tags are associated with the plurality of

content based on the plurality of rules.

20.   (Original) The system according to claim 16, wherein the plurality of content

comprises at least one of:

a discrete text element;

a compiled text element; and

a graphic element.

21.   (Original) The system according to claim 16, wherein the plurality of content is stored in at least one media-independent format.

22.   (Original) The system according to claim 16, wherein the plurality of content is packaged based on an extensible markup language (XML).

23.   (Original) The system according to claim 16, wherein the plurality of rules are packaged based on an XSL transformations (XSLT) language.

24.   (Currently Amended) The system according to claim 16, wherein the integration of the plurality of data with the plurality of content is further based on specific needs of the ~~one or more~~ multiple presentation channels.

25.   (Original) The system according to claim 16 further comprising a sharing module that shares the plurality of data and the plurality of content among a plurality of lines of business.

26.   (Original) The system according to claim 16 further comprising a change management interface for editing the plurality of content and the plurality of business rules.

27.   (Original) The system according to claim 16 further comprising a preview interface for previewing at least one combination of the plurality of data and the plurality of content for legal compliance.

28.   (Original) The system according to claim 16 further comprising an auditing

interface for auditing the integrated data and content prior to the step of distributing.

29.   (Original) The system according to claim 16 further comprising a generation

module that automatically generates at least one layout file for distribution.

30.   (Currently Amended) The system according to claim 16, wherein the one-or-more

multiple presentation channels comprise at least one of:

an Internet website;

a printed communication;

an electronic communication;

a printed advertisement;

a broadcast advertisement;

a telemarketing script;

an interactive voice response unit message;

an automatic teller machine (ATM) message; and

a display-board message.

31.   (Currently Amended) A system for management and delivery of content and

rules, the system comprising:

means for managing, for an organization, a plurality of data and a plurality of content in separate database entities, wherein the plurality of content is associated with the plurality of data based on a plurality of rules, the plurality of rules controlling a logical combination and physical layout of the plurality of data and plurality of content;

means for packaging the plurality of rules with the plurality of content in a carrier that is independent from ~~one or more~~ multiple presentation channels, wherein at least part of the plurality of content is integrated with at least part of the plurality of data;

means for delivering the plurality of data and the carrier to the ~~one or more~~ multiple presentation channels;

means for integrating, at the ~~one or more~~ multiple presentation channels, the plurality of data with the plurality of content based on the plurality of rules in order to logically integrate the data and content and control the physical layout of the integrated data and content; and

means for distributing the integrated data and content through the ~~one or more~~ multiple presentation channels.

32.   (Currently Amended) A computer readable medium having code for causing at least one processor to manage and deliver content and rules, the computer readable medium comprising:

code adapted to manage, for an organization, a plurality of data and a plurality of content in separate database entities, wherein the plurality of content is associated with the plurality of

data based on a plurality of rules, the plurality of rules controlling a logical combination and physical layout of the plurality of data and plurality of content;

code adapted to package the plurality of rules with the plurality of content in a carrier that is independent from ~~one or more~~ multiple presentation channels, wherein at least part of the plurality of content is integrated with at least part of the plurality of data;

code adapted to deliver the plurality of data and the carrier to the ~~one or more~~ multiple presentation channels;

code adapted to integrate, at the ~~one or more~~ multiple presentation channels, the plurality of data with the plurality of content based on the plurality of rules in order to logically integrate the data and content and control the physical layout of the integrated data and content; and

code adapted to distribute the integrated data and content through the ~~one or more~~ multiple presentation channels.

33.. (Currently Amended) A method for management and delivery of content and rules, the method comprising:

managing, for an organization, a plurality of data and a plurality of content in separate database entities, wherein the plurality of data are associated with a plurality of products and a plurality of clients, the plurality of content is stored in at least one media-independent format and comprises at least one of a discrete text element, a compiled text element and a graphic element, and the plurality of content is associated with the plurality of data based on a plurality of rules;

packaging the plurality of rules with the plurality of content in a carrier that is independent from ~~one or more~~ multiple presentation channels, wherein at least part of the plurality of content is integrated with at least part of the plurality of data, the plurality of content is packaged based on an extensible markup language (XML), and the plurality of rules are packaged based on an XSL transformations (XSLT) language;

delivering the plurality of data and the carrier to the ~~one or more~~ multiple presentation channels, wherein the ~~one or more~~ multiple presentation channels comprise at least one of an Internet website, a printed communication, an electronic communication, a printed advertisement, a broadcast advertisement, a telemarketing script, an interactive voice response unit message, an automatic teller machine (ATM) message, and a display-board message;

integrating, at the ~~one or more~~ multiple presentation channels, the plurality of data with the plurality of content based on the plurality of rules and specific needs of the ~~one or more~~ multiple presentation channels; and

distributing the integrated data and content through the ~~one or more~~ multiple presentation channels.